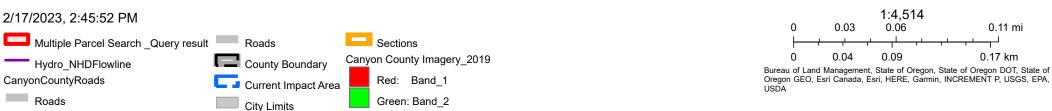
## Canyon County, ID Web Map





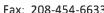
0.17 km

## **MASTER APPLICATION**

### CANYON COUNTY DEVELOPMENT SERVICES DEPARTMENT

111 North 11<sup>th</sup> Avenue, #140, Caldwell, ID 83605

www.canyonco.org/dsd.aspx Phone: 208-454-7458 Fax: 208-454-6633





	OWNER NAME: Stacy Woodruff
PROPERTY	MAILING ADDRESS:
OWNER	PHONE: EMAIL:
I consent to this	application and allow DSD staff / Commissioners to enter the property for site inspections. If owner(s) are a business entity, please include business documents, including those that indicate the person(s) who are eligible to sign.
Signature:	Date: 08-09-22
(AGENT)	CONTACT NAME: Stacy Woodruff
ARCHITECT	COMPANY NAME: NA
ENGINEER BUILDER	MAILING ADDRESS: NA
	PHONE: NA EMAIL: NA
	STREET ADDRESS: 711022 November 2   Continued No 821007
	PARCEL #: R38194010 LOT SIZE/AREA: 3.98
SITE INFO	LOT: BLOCK: SUBDIVISION:
	QUARTER: SECTION: 35 TOWNSHIP: 5N RANGE: 3W
1	ZONING DISTRICT: Canyon County FLOODZONE (YES/NO): NO
HEARING	CONDITIONAL USECOMP PLAN AMENDMENTCONDITIONAL REZONE
LEVEL	ZONING AMENDMENT (REZONE)DEV. AGREEMENT MODIFICATIONVARIANCE > 33%
APPS	MINOR REPLATVACATIONAPPEAL
	SHORT PLAT SUBDIVISION PRELIMINARY PLAT SUBDIVISIONFINAL PLAT SUBDIVISION
DIRECTORS	ADMINISTRATIVE LAND DIVISIONEASEMENT REDUCTIONSIGN PERMIT
DECISION	PROPERTY BOUNDARY ADJUSTMENTHOME BUSINESSVARIANCE 33% >
APPS	PRIVATE ROAD NAMETEMPORARY USEDAY CARE
	OTHER
CASE NUMBE	ER: (7-20-20 DATE RECEIVED: 8/9/2022
RECEIVED BY	: SH APPLICATION FEE: \$1,400.00 CK MO CC CASH

## **NEIGHBORHOOD MEETING INSTRUCTIONS**

### **CANYON COUNTY DEVELOPMENT SERVICES DEPARTMENT**

111 North 11th Avenue, #140, Caldwell, ID 83605

www.canyonco.org/dsd.aspx Phone: 208-454-7458 Fax: 208-454-6633



#### CANYON COUNTY ZONING ORDINANCE § 07-01-15

Before submitting an application for a public hearing, these steps must be completed:

- (1) Applicants shall conduct a neighborhood meeting for any proposed variance, conditional use, zoning ordinance map amendment, expansion, or extension of nonconforming uses requiring a public hearing.
- (2) It shall be the sole duty of the applicant to provide written notice to all property owners or purchasers of record owning property within six hundred (600) feet of the exterior boundary of the property subject to the application. Notice of a neighborhood meeting shall be in addition to, and not combined with, notices already required by this chapter, and shall include the date, time, location and purpose of the meeting.
- (3) The purpose of the neighborhood meeting shall be to review the proposed project and discuss neighborhood concerns, if any.
  - A. The meeting shall not be on a holiday, a holiday weekend, or the day before a holiday.
  - B. The meeting shall be held at one of the following locations:
    - 1. On the property subject to the application;
    - 2. At a nearby available public meeting place including, but not limited to, a fire station, library, school, or community center; or
    - 3. At a location with suitable meeting facilities if such facilities are within a one (1) mile radius of the nearest public meeting place.
- (4) The neighborhood meeting shall be conducted prior to acceptance of the application by Development Services. The neighborhood meeting shall not be conducted earlier than six (6) months prior to the acceptance of the application, and shall be held no sooner than ten (10) calendar days from the mailing of the notice of the neighborhood meeting.
- (5) Each application for a public hearing shall include a form acceptable to the director, which requires the applicant to provide the starting and ending times of the neighborhood meeting and an attendance list, with names and addresses of those who attended the neighborhood meeting. (Ord.10-006, 8-16-2010)

### **ZONING AMENDMENT CHECKLIST**

#### **CANYON COUNTY DEVELOPMENT SERVICES DEPARTMENT**

111 North 11th Avenue, #310, Caldwell, ID 83605

☐ \$2800 Text Amendment (Fees are non-refundable)

zoninginfo@canyoncounty.id.gov | Phone: 208-454-7458 | Fax: 208-454-6633



Select Application Type:
☐ Zoning Map Amendment (Rezone)
☐ Rezone (No conditions; CCZO §07-06-05)
Conditional Rezone (With conditions; CCZO 07-06-07, See Note 1)
☐ Zoning <u>Text</u> Amendment (propose amendment to ordinance)
THE FOLLOWING ITEMS MUST BE SUBMITTED WITH THIS CHECKLIST:
Master Application completed and signed (See attached application)
☑ Letter of Intent:
- Map Amendments: Detailed letter fully describing how the request meets the following criteria (CCZO §07-06-05 & 07-06-07(6):
<ul> <li>Is the request generally consistent with the comprehensive plan?</li> </ul>
<ul> <li>When considering the surrounding land uses, is the request more appropriate than the current zoning designation?</li> </ul>
<ul><li>Is the request compatible with surrounding land uses?</li></ul>
Will the request negatively affect the character of the area? What measures will be implemented to mitigate impacts? (See New 2).
<ul> <li>implemented to mitigate impacts? (See Note 2)</li> <li>Will adequate facilities and services including sewer, water, drainage, irrigation and utilities</li> </ul>
be provided to accommodate the request? (See Note 2)
<ul> <li>Does legal access to the subject property for the request exist or will it exist at the time of development?</li> </ul>
<ul> <li>Does the request require public street improvements in order to provide adequate access to and from the subject property to minimize undue interference with existing or future traffic patterns created by the request? What measures have been taken to mitigate road improvements or traffic impacts? (See Note 2)</li> </ul>
<ul> <li>Will the request impact essential public services and facilities, such as schools, police, fire and emergency medical services? What measures will be implemented to mitigate impacts? (See Note 2)</li> </ul>
<ul> <li>Conditional rezone requests must include proposed conditions of approval, restrictions, and/or conceptual plans (if a plan is applicable) that will be considered with the rezone in a development agreement. See conditional rezone option disclosure below.</li> </ul>
<u>Text Amendments</u> : Detailed letter fully describing the text amendment request. Text amendments must be consistent with the comprehensive plan.
Neighborhood meeting sign-up sheet and copy of neighborhood notification letter (See attached neighborhood meeting requirements, sample letter and sign-up sheet.)
Land Use Worksheet (map amendment only) – See attached worksheet
Draft of proposed ordinance change (text amendment-only)
Deed or evidence of property interest to subject property  \$\sum \\$950 \text{ Rezone or \$1,400 for a Conditional Rezone}\$

#### NOTE:

- Conditional rezones require a development agreement between the applicant and County that outlines
  applicable conditions of approval and/or restrictions.
- 2. Additional studies (such as traffic, water, biological, historical, etc.) and information may be required by DSD and/or hearing body to fully understand potential impacts.

#### **CONDITIONAL REZONE OPTION:**

When considering a zoning map amendment (rezone) of a property, a conditional rezone is recommended when considering conceptual site plan and/or addressing potential impacts through mitigation strategies and measures such as restricting uses, limiting the area to be rezoned to retain agricultural uses, and agricultural preservation methods such as buffers and disclosures. Without a conditional rezone, no conditions can be considered as part of the rezone application. Please discuss the conditional rezone option with a DSD Planner prior to application submittal.

The applicant/owner and DSD Planner must sign (below) if the conditional rezone option was discussed and the applicant/owner declined the option.

Applicant/Owner:	
OSD Planner:	
Associated Case No:	

**Letter of Intent: Conditional Rezone** 

August 9, 2022

Stacy Woodruff



Canyon County Development services/To Whom it May Concern,

My name is Stacy Woodruff, I would like to rezone 3.98 acres of non-farmable land that is surrounded by small lots ranging from 0.5 to 2.0 acres developed properties from Ag to R1 and eventually split parcel R38194010 (24822 Harvey Rd), a parcel with an existing home into 3 lots (existing house on 1 lot and 2 lots where my daughters and their families intend to build). All lots will be  $\geq$  1 acre.

I will attempt to address all the points in the zoning amendment checklist below:

- This request is consistent with the comprehensive plan located south of Purple Sage Rd on Harvey Rd and listed in the comprehensive plan for potential zoning to R1.
- This request is aligned with parcels in the direct adjacent properties and in the surrounding area with 2-, 1- and 0.5-acre parcels all within the area notification zone.
- This request is compatible with area surrounding usage of residential on lots ranging from 0.5 2-acre parcels.
- This request will not negatively impact the character of the area, it has been left fallow in recent years due to the very small and unfarmable nature of the parcel.
- Adequate facilities and service will be included in the final 3 lot layout and there is adequate room for a domestic well and septic system for each lot.
- Legal access exists and we will NOT need to add an additional approach. We have been in contact with the Highway District, they have 2 points that we will fully meet.
  - Plan for an additional 40 feet easement to prepare for the widening of Harvey Rd in the future – DONE in proposed plan
  - Move existing approach (private driveway) to align with Raptor Lane, it is currently off set and to ensure smooth traffic flow they recommend we move our approach to align – DONE in our proposed plan.
- We have received clear direction from the Highway department and will align fully with their direction to ensure existing and future needs are addressed.

We opt for this conditional rezone so we can comply and adapt our plans to meet the needs and requirements of the county, potential city, and all services.

Thanks,

Hay weeff

## LAND USE WORKSH T

## CANYON COUNTY DEVELOPMENT SERVICES DEPARTMENT

111 North 11<sup>th</sup> Avenue, #140, Caldwell, ID 83605



www.canyonco.org/dsd.aspx Phone: 208-454-7458 Fax: 208-454-6633

Required for Conditional Use Permit, Comprehensive Plan and Zoning Ordinance Amendment Applications
PLEASE CHECK ALL THAT APPLY TO YOUR REQUEST:
GENERAL INFORMATION
1. DOMESTIC WATER: Individual Domestic Well   Centralized Public Water System   City
□ N/A – Explain why this is not applicable:
How many Individual Domestic Wells are proposed? two additional (1 is existing)
2. SEWER (Wastewater) Individual Septic   Centralized Sewer system
□ N/A – Explain why this is not applicable:
3. IRRIGATION WATER PROVIDED VIA:
☐ Surface
4. IF IRRIGATED, PROPOSED IRRIGATION:
Pressurized
5. ACCESS:
☐ Frontage ☐ Easement Width 50 Inst. #
6. INTERNAL ROADS:
☐ Public Private Road User's Maintenance Agreement Inst #
7. FENCING   Fencing will be provided (Please show location on site plan)
Type: Height:
8. STORMWATER:
☐ Other:
9. SOURCES OF SURFACE WATER ON OR NEARBY PROPERTY: (i.e. creeks, ditches, canals, lake)
<u>Canal</u>

10.
11.
12.
13.
14.
15.
16.
17.
18.
19.
20.
NEIGHBORHOOD MEETING CERTIFICATION:
certify that a neighborhood meeting was conducted at the time and location noted on this form and in
accordance with Canyon County Zoning Ordinance § 07-01-15.
APPLICANT/REPRESENTATIVE (Please print):

Stacy woudoutf

APPLICANT/REPRESENTATIVE (Signature):

DATE: 8 1 1 22

	RESIDENTIAL USES
1.	NUMBER OF LOTS REQUESTED:
	Residential   Commercial   Industrial
	□ Common □ Non-Buildable
2.	FIRE SUPPRESSION:
	□ Water supply source: Pressured well
3.	INCLUDED IN YOUR PROPOSED PLAN?
	□ Sidewalks □ Curbs □ Gutters □ Street Lights None
	NON RECIDENTIAL LICEC
	NON-RESIDENTIAL USES
1.	SPECIFIC USE: NA
2.	DAYS AND HOURS OF OPERATION:
	□ Monday to
	□ Tuesdayto
	□ Wednesday
	□ Thursdayto
	□ Friday to
	□ Saturday to
	□ Sunday to
3.	WILL YOU HAVE EMPLOYEES?   Yes If so, how many?   No
4.	WILL YOU HAVE A SIGN? ☐ Yes ☐ No ☐ Lighted ☐ Non-Lighted
	Height: ft. Height above ground: ft
	What type of sign: Other
	5. PARKING AND LOADING: How many parking spaces?
	Is there is a loading or unloading area?

200			
	ANIMAL CARE RELATED USES		
1.	MAXIMUM NUMBER OF ANIMALS:		
2.	HOW WILL ANIMALS BE HOUSED AT THE LOCATION?		
	☐ Building ☐ Kennel ☐ Individual Housing ☐ Other		
3.	HOW DO YOU PROPOSE TO MITIGATE NOISE?		
	☐ Building ☐ Enclosure ☐ Barrier/Berm ☐ Bark Collars		
4.	ANIMAL WASTE DISPOSAL		
	☐ Individual Domestic Septic System ☐ Animal Waste Only Septic System		
	□ Other:		

## **NEIGHBORHOOD MEETING SIGN-UP**

## CANYON COUNTY DEVELOPMENT SERVICES DEPARTMENT

111 North 11<sup>th</sup> Avenue, #140, Caldwell, ID 83605

www.canyonco.org/dsd.aspx Phone: 208-454-7458 Fax: 208-454-6633



### NEIGHBORHOOD MEETING SIGN UP SHEET **CANYON COUNTY ZONING ORDINANCE §07-01-15**

SITE INFORMATION

Applicants shall conduct a neighborhood meeting for any proposed comprehensive plan amendment, zoning map amendment (rezone), subdivision, variance, conditional use, zoning ordinance map amendment, or other requests requiring a public hearing.

Site Address: 24822 Harvey R	20	Parcel Number:	R38194110	)
City. COLOWELL	- 1	State: Idano		de: 83007
Notices Mailed Date: 07 29 22		Number of Acres:	2 99 Curren	t Zoning: 10
Description of the Request:	71			
Zoning amunament from	ag to PIZ	one. Splittin	a 3.98 int	o 1+ acres.
		NTATIVE INFORM		
Contact Name: Stacy Woodcut	FF			
Company Name: NA				
Current address:				
City: (		State:	ZI	P Code:
Phone:		Cell: 20	Fa	
Email:			!	
v				
	MEETING TA	FORMATION		
201				97100
DATE OF MEETING: 08 09 22	MEETING LO	CATION: 24850	2 Harven R	6. caldwell, 1D
MEETING START TIME: 8:00 AM	MEETING FNI	D TIME: 9:00	10100	10.53(11)
ATTENDEES:		100	bii)	
WITCHDEES.				
NAME (PLEASE PRINT)	SIGNATURE:	AD	DRESS:	
1. BLAKE OSTIER	Pa		1851 VAVOL	ID / IAV
2. Steve Refsland	57	Robert !		
3. TAmara Cecil	Jamasa M.	leal	1200- 0.	e HARvey
4. Gwinda Atwood	luz of A	1	13875 Gar	y dr
5.	pour luit	138	74 Gary	Lh
6.				
7.				
8.				
9.	U v v			

### **Notice of Neighborhood Meeting Conditional Use Permit** Pre-application requirement for a Public Hearing

Date

Dear Neighbor,

Zonny Amerement We are in the process of submitting an application for a Conditional Use Permit (or variance, zoning ordinance map amendment, expansion or extension of nonconforming uses, etc.) to Canyon County Development Services (DSD). One of the requirements necessary prior to submitting the application is to hold a "neighborhood meeting" and provide information to our surrounding neighbors (Canyon County Zoning Ordinance § 07-01-15).

This meeting is for informational purposes and to receive feedback from you as we move through the application process. This is **not** a Public Hearing before a governing body of the County. Once our application has been submitted and processed, a public hearing date will be scheduled. Prior to the scheduled date you will receive an official notification from Canyon County DSD regarding the Public Hearing via postal mail, newspaper publication, and/or a display on the property for which the Conditional Use Permit (or other case type) is applied.

The Neighborhood Meeting details are as follows:

Date:

Time:

Location:

**Property description:** 

The project is summarized below:

**Site Location:** 

**Proposed access:** 

Total acreage:

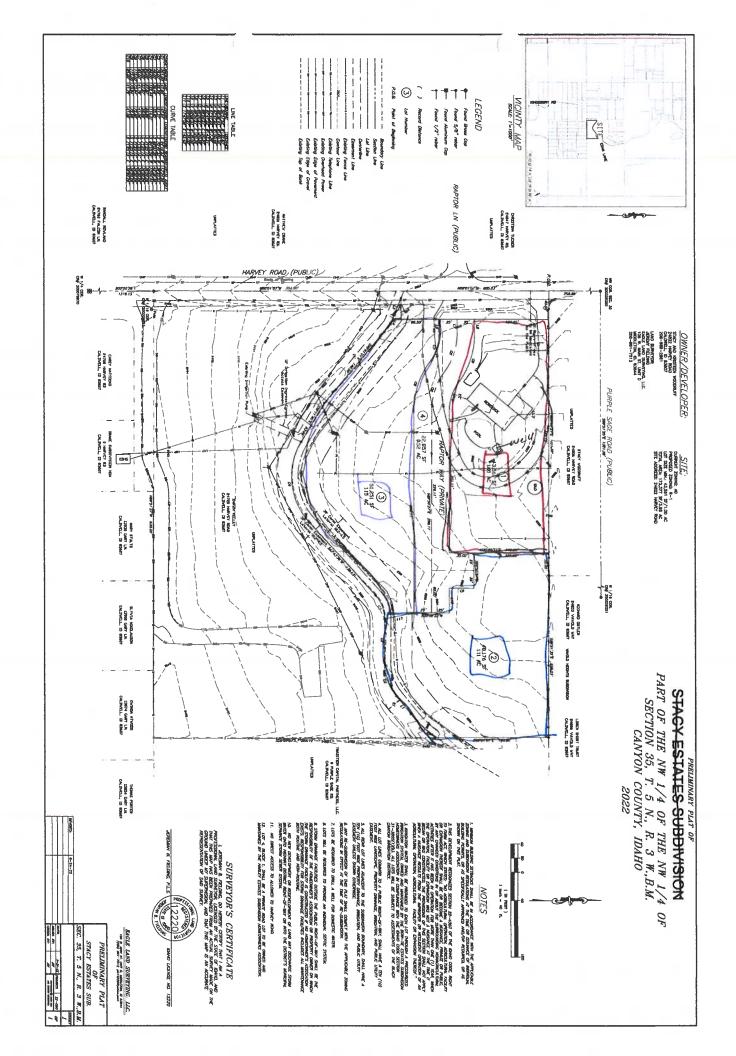
**Proposed lots:** 

We look forward to the neighborhood meeting and encourage you to attend. At that time we will answer any questions you may have.

Please do not call Canyon County Development Services regarding this meeting. This is a PRE-APPLICATION requirement and we have not submitted the application for consideration at this time. The County currently has no information on this project.

If you have any questions prior to the meeting, please contact me at (phone, email, written correspondence).

Sincerely,



#### Samantha Hammond

From:

Sent:

Wednesday, December 14, 2022 3:29 PM

To:

Samantha Hammond

Subject:

[External] Conditional rezone - condition

Follow Up Flag:

Follow up

Flag Status:

Flagged

The conditions we would like to place on the rezone.

- 1. No secondary dwelling
- 2. We will use the pressurized irrigation system

RECORDATION REQUESTED BY: WASHINGTON TRUST BANK Nampa Financial Center 2200 North Cassia Street

Nampa, ID 83651

WHEN RECORDED MAIL TO: WASHINGTON TRUST BANK Loan Service Center P.O. BOX 2127 SPOKANE, WA 99210-2127

ELECTRONICALLY RECORDED - DO NOT REMOVE THE COUNTY STAMPED FIRST PAGE AS IT IS NOW INCORPORATED AS PART OF THE CRUGINAL DOCUMENT.

813494

2022-036046

RECORDED

07/25/2022 01:07 PM

CHRIS YAMAMOTO CANYON COUNTY RECORDER

Pgs=7 EHOWELL TYPE MTG D OF 1

PIONEER TITLE CANYON - CALDWELL ELECTRONICALLY RECORDED

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



#### **DEED OF TRUST**

THIS DEED OF TRUST is dated July 18, 2022, among Stacy D Woodruff and Kristeen A Woodruff who acquired title as Stacy Woodruff and Kristeen Woodruff, wife and husband, whose address is

'Grantor"); WASHINGTON TRUST BANK, whose address is Nampa Financial Center, 2200 North Cassia Street, Nampa, ID 83651 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"); and Brad L. Williams, Attorney at Law, whose address is c/o UPF Washington, Incorporated, 12410 E. Mirabeau Parkway, Suite 100, Spokane Valley, WA 99216 (referred to below as "Trustee").

CONVEYANCE AND GRANT. For valuable consideration, Grantor does hereby Irrevocably grant, bargain, sell and convey in trust, with power of sale, to Trustee for the benefit of Lender as Beneficiary, all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits retaining to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters. (the "Real Property") located in Canyon County, State of Idaho:

Part of the Northwest 1/4 of the Northwest 1/4 of Section 35, Township 5 North, Range 3 West of the Boise Meridian, Canyon County, Idaho described as follows:

Commencing at a found 5/8" rebar marking the Southwest corner of the Northwest 1/4 of the Northwest 1/4 of Section 35, Township 5 North, Range 3 West of the Boise Meridian, Canyon County, Idaho and running thence

North 00°01'07" West 354.90 feet along the West line of the Northwest 1/4 of the Northwest 1/4 of said Section to the Point of Beginning; thence

North 00°01'07" West 205.23 feet along the said West line; thence

South 89°50'27" East 401.77 feet to a found 5/8" rebar marking the Southwest corner of the Vavold Heights

South 89°51'35" East 228.23 feet along the South line of Vavold Heights Subdivision; thence South 00°01'07" East 160.80 feet parallel to the West line of the Northwest 1/4 of the Northwest 1/4 of said Section to a point on the South bank of an existing canal (said point being on a curve); thence along said South bank following ten (10) courses:

Southwesterly 47.65 feet along a said curve to the right (Curve data: Radius = 201.00', Delta = 13°34'59", Chord Bearing and Distance = South 44°10'23" West 47.54 feet); thence

South 50°57'52" West 32.63 feet to a point of curve; thence Westerly 52.29 feet along said curve to the right (Curve data: Radius = 76.00', Delta = 39°25'22", Chord Bearing and Distance = South 70°40'33" West 51.27

feet); thence

North 89°36'45" West 60.35 feet to a point of curve; thence

Southwesterly 36.48 feet along said curve to the left (Curve data: Radius = 49.00', Delta = 42°39'39", Chord

Bearing and Distance = South 69°03'25" West 35.65 feet); thence

South 47°43'36" West 139.13 feet to a point of a curve; thence

122.44 feet along said curve to the right (Curve data: Radius = 96.00',

Delta 73°04'44", Chord bearing and Distance = South 84°15'58" West 114.31 feet); thence

North 59°11'40" West 63.66 feet: thence

North 49°41'01" West 146.09 feet; thence

North 67°47'22" West 50.49 feet to the Point of Beginning.

(Shown as Parcel 1 of Record of Survey recorded as Instrument No. 2022-007396)

The Real Property or its address is commonly known as 24822 Harvey Rd, Caldwell, ID 83607. The Real Property tax identification number is 381940100.

REVOLVING LINE OF CREDIT. This Deed of Trust secures the Indebtedness including, without limitation, a revolving line of credit, which obligates Lender to make advances to Grantor so long as Grantor complies with all the terms of the Credit Agreement. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Credit Agreement, any temporary overages, other charges, and any amounts expended or advanced as provided in either the Indebtedness paragraph or this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement. It is the Intention of Grantor and Lender that this Deed of Trust secures the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as provided in the Credit Agreement and any intermediate balance.

Grantor presently assigns to Lender (also known as Beneficiary in this Deed of Trust) all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF EACH OF GRANTOR'S AGREEMENTS AND OBLIGATIONS UNDER THE CREDIT AGREEMENT, THE RELATED DOCUMENTS, AND THIS DEED OF TRUST. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Deed of Trust, Grantor shall pay to Lender all amounts secured by this Deed of Trust as they become due, and shall strictly and in a timely manner perform all of Grantor's obligations under the Credit Agreement, this Deed of Trust, and the Related Documents.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property, and (3) collect the Rents from the Property. The following provisions relate to the use of the Property or to other limitations on the Property. THE REAL PROPERTY IS NOT MORE THAN EIGHTY (80) ACRES AND IS NOT PRINCIPALLY USED FOR THE AGRICULTURAL PRODUCTION OF CROPS, LIVESTOCK, DAIRY OR AQUATIC GOODS, OR IS NOT MORE THAN FORTY (40) ACRES REGARDLESS OF USE, OR IS LOCATED WITHIN AN INCORPORATED CITY OR VILLAGE.

Duty to Maintain. Grantor shall maintain the Property in good condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Compliance With Environmental Laws. Grantor represents and warrants to Lender that: (1) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from the Property; (2) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing. (a) any breach or violation of any Environmental Laws. (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property, or (c) any actual or threatened flitigation or claims of any kind by any person relating to such matters; and (3) Except as previously disclosed to and acknowledged by Lender in writing, (a) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and (b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Deed of Trust. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property

Nulsance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), coal, clay, scoria, soil, gravel or rock products without Lender's prior written consent.

Removal of Improvements. Grantor shall not demolish or remove any Improvements from the Real Property without Lender's prior written consent. As a condition to the removal of any Improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such improvements with Improvements of at least equal value.

Lender's Right to Enter. Lender and Lender's agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Real Property for purposes of Grantor's compliance with the terms and conditions of this Deed of Trust.

Compliance with Governmental Requirements. Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

Duty to Protect. Grantor agrees neither to abandon or leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

DUE ON SALE - CONSENT BY LENDER. Lender may, at Lender's option, declare immediately due and payable all sums secured by this Deed of Trust upon the sale or transfer, without Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Real Property; whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in the Real Property. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by tdaho law.

TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are part of this Deed of Trust.

Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, special taxes, assessments, charges (including water and sewer), fines and impositions levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under this Deed of Trust, except for the lien of taxes and assessments not due and except as otherwise provided in this Deed of Trust.

Right to Contest. Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and reasonable attorneys' fees, or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

Notice of Construction. Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services, or materials. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Deed of Trust.

Maintenance of insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender, together with such other hazard and liability insurance as Lender may reasonably require. Policies shall be written in form, amounts, coverages and basis reasonably acceptable to Lender and

issued by a company or companies reasonably acceptable to Lender. Grantor, upon request of Lender will deliver to Lender from time to time the policies or certificates of insurance in form satisfactory to Lender, including stipulations that coverages will not be cancelled or diminished without at least thirty (30) days prior written notice to Lender. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property be located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area Grantor agrees to obtain and maintain flood insurance, if available, within 45 days after notice is given by Lender that the Property is located in a special flood hazard area, for the maximum amount of Grantor's credit line and the full unpaid principal balance of any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, from private insurers providing "private flood insurance" may be purchased under the National Flood insurance Program, from private insurers providing "private flood insurance" as defined by applicable federal flood insurance statutes and regulations, or from another flood insurance provider that is both acceptable to Lender in its sole discretion and permitted by applicable federal flood insurance Scratter shall generally applicable federal flood insurance statutes and regulations.

applicable rederal flood insurance statutes and regulations.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at Lender's election, receive and retain the proceeds of any insurance and apply the proceeds to the reduction of the Indebtedness, payment of any len affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed Improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default under this Deed of Trust. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Deed of Trust, then to pay accrued interest, and the remainder, if any, shall be applied to the principal balance of the Indebtedness. If Lender holds any proceeds after payment in full of the Indebtedness, such proceeds shall be paid to Grantor as Grantor's interests may appear.

proceeds after payment in full of the Indebtedness, such proceeds shall be paid to Grantor as Grantor's interests may appear.

LENDER'S EXPENDITURES. If Grantor fails (A) to keep the Property free of all taxes, liens, security interests, encumbrances, and other claims, (B) to provide any required insurance on the Property, or (C) to make repairs to the Property then Lender may do so. If any action or proceeding is commenced that would materially affect Lender's interests in the Property, then Lender on Grantor's behalf may, but is not required to, take any action that Lender believes to be appropriate to protect Lender's interests. All expenses incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Credit Agreement from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand, (B) be added to the balance of the Credit Agreement and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Credit Agreement; or (C) be treated as a balloon payment which will be due and payable at the Credit Agreement's maturity. The Deed of Trust also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of any default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Deed of Trust:

Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Deed of Trust, and (b) Grantor has the full right, power, and authority to execute and deliver this Deed of Trust to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Truste or Lender under this Deed of Trust, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

Compliance With Laws. Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

Survival of PromIses. All promises, agreements, and statements Grantor has made in this Deed of Trust shall survive the execution and delivery of this Deed of Trust, shall be continuing in nature and shall remain in full force and effect until such time as Grantor's Indebtedness is paid in full.

CONDEMNATION. The following provisions relating to condemnation proceedings are a part of this Deed of Trust:

Proceedings. If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments and documentation as may be requested by Lender from time to time to permit such participation.

Application of Net Proceeds. If all or any part of the Property is condemned by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the Indebtedness or the repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees incurred by Trustee or Lender in connection with the condemnation.

IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES. The following provisions relating to governmental taxes, fees and charges are a part of this Deed of Trust:

Current Taxes, Fees and Charges. Upon request by Lender, Grantor shall execute such documents in addition to this Deed of Trust and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, as described below, logether with all expenses incurred in recording, perfecting or continuing this Deed of Trust, including without limitation all taxes, fees, documentary stamps, and other charges for recording or registering this Deed of Trust.

Taxes. The following shall constitute taxes to which this section applies: (1) a specific tax upon this type of Deed of Trust or upon all or any part of the Indebtedness secured by this Deed of Trust; (2) a specific tax on Grantor which Grantor is authorized or required to deduct from payments on the Indebtedness secured by this type of Deed of Trust; (3) a tax on this type of Deed of Trust chargeable against the Lender or the holder of the Credit Agreement; and (4) a specific tax on all or any portion of the Indebtedness or on payments of principal and interest made by Grantor.

Subsequent Taxes. If any tax to which this section applies is enacted subsequent to the date of this Deed of Trust, this event shall have the same effect as an Event of Default, and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (1) pays the tax before it becomes delinquent, or (2) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

SECURITY AGREEMENT; FINANCING STATEMENTS. The following provisions relating to this Deed of Trust as a security agreement are a part of this Deed of Trust:

Security Agreement. This instrument shall constitute a Security Agreement to the extent any of the Property constitutes fixtures, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

Security Interest. Upon request by Lender, Grantor shall take whatever action is requested by Lender to perfect and continue Lender's security interest in the Personal Property. In addition to recording this Deed of Trust in the real property records, Lender may, at any time and without further authorization from Grantor, file executed counterparts, copies or reproductions of this Deed of Trust as a financing statement. Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Grantor shall not remove, sever or detach the Personal Property from the Property. Upon default, Grantor shall assemble any Personal Property not affixed to the Property in a manner and at a place reasonably convenient to Grantor and Lender and make it available to Lender within three (3) days after receipt of written demand from Lender to the extent permitted by applicable law.

Addresses. The mailing addresses of Grantor (debtor) and Lender (secured party) from which information concerning the security interest granted by this Deed of Trust may be obtained (each as required by the Uniform Commercial Code) are as stated on the first page of this Deed of Trust.

FURTHER ASSURANCES; ATTORNEY-IN-FACT. The following provisions relating to further assurances and attorney-in-fact are a part of this Deed of Trust:

Further Assurances. At any time, and from time to time, upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or rerecorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue, or preserve (1) Grantor's obligations under the Credit Agreement, this Deed of Trust, and the Related Documents, and (2) the liens and security interests created by this Deed of Trust as first and prior liens on the Property, whether now owned or hereafter acquired by Grantor. Unless prohibited by law or Lender agrees to the contrary in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

Attorney-in-Fact. If Grantor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Grantor and at Grantor's expense. For such purposes, Grantor hereby irrevocably appoints Lender as Grantor's attorney-in-fact for the purpose of making, executing, delivering, filing, recording, and doing all other things as may be necessary or desirable, in Lender's sole opinion, to accomplish the matters referred to in the preceding paragraph.

FULL PERFORMANCE. If Grantor pays all the Indebtedness when due, terminates the credit line account, and otherwise performs all the obligations imposed upon Grantor under this Deed of Trust, Lender shall execute and deliver to Trustee a request for full reconveyance and shall execute and deliver to Grantor suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Any reconveyance fee required by law shall be paid by Grantor, if permitted by applicable law.

EVENTS OF DEFAULT. Grantor will be in default under this Deed of Trust if any of the following happen: (A) Grantor commits fraud or makes a material misrepresentation at any time in connection with the Credit Agreement. This can include, for example, a false statement about Grantor's income, assets, liabilities, or any other aspects of Grantor's financial condition. (B) Grantor does not meet the repayment terms of the Credit Agreement. (C) Grantor's action or inaction adversely affects the collateral or Lender's rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without Lender's permission, foreclosure by the holder of another lien, or the use of funds or the dwelling for prohibited purposes.

RIGHTS AND REMEDIES ON DEFAULT. If an Event of Default occurs under this Deed of Trust, at any time thereafter, Trustee or Lender may exercise any one or more of the following rights and remedies:

Notice of Default. In the Event of Default Lender shall execute or cause the Trustee to execute a written notice of such default and of Lender's election to cause the Property to be sold to satisfy the Indebtedness, and shall cause such notice to be recorded in the office of the recorder of each county wherein the Real Property, or any part thereof, is situated.

Election of Remedies. All of Lender's rights and remedies will be cumulative and may be exercised alone or together. An election by Lender to choose any one remedy will not bar Lender from using any other remedy. If Lender decides to spend money or to perform any of Grantor's obligations under this Deed of Trust, after Grantor's failure to do so, that decision by Lender will not affect Lender's right to declare Grantor in default and to exercise Lender's remedies.

Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable.

Foreclosure. With respect to all or any part of the Real Property, the Trustee shall have the right to foreclose by notice and sale, and Lender shall have the right to foreclose by judicial foreclosure, in either case in accordance with and to the full extent provided by applicable law.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

Collect Rents. Lender shall have the right, without notice to Grantor to take possession of and manage the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

Appoint Receiver. Lender shall have the right to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Tenancy at Sufferance. If Grantor remains in possession of the Property after the Property is sold as provided above or Lender otherwise becomes entitled to possession of the Property upon default of Grantor, Grantor shall become a tenant at sufferance of Lender or the purchaser of the Property and shall, at Lender's option, either (1) pay a reasonable rental for the use of the Property, or (2) vacate the Property immediately upon the demand of Lender.

Other Remedles. Trustee or Lender shall have any other right or remedy provided in this Deed of Trust or the Credit Agreement or available at law or in equity.

Notice of Sale. Lender shall give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least ten (10) days before the time of the sale or disposition. Any sale of the Personal Property may be made in conjunction with any sale of the Real Property.

Sale of the Property. To the extent permitted by applicable law, Grantor hereby waives any and all rights to have the Property marshalled, in exercising its rights and remedies, the Trustee or Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property. Notice of sale having been given as then required by law, and not less than the time required by law having elapsed. Trustee, without demand on Grantor, shall sell the property at the time and place fixed by it in the notice of sale at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee shall deliver to the purchaser his or her deed conveying the Property so sold, but without any covenant or warranty express or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness of such matters or facts. After deducting all costs, fees and expenses of Trustee and of this Trust, including cost of evidence of title and reasonable attorneys' fees, including those in connection with the sale. Trustee shall apply proceeds of sale to payment of (a) all sums expended under this Deed of Trust, not then repaid with interest thereon as provided in this Deed of Trust; (b) all Indebtedness secured hereby; and (c) the remainder, if any, to the person or persons legally entitled thereto.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Deed of Trust, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest at the Credit Agreement rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's reasonable attorneys' fees and Lender's legal expenses whether or not there is a lawsuit, including reasonable attorneys' fees and expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees, title insurance, and fees for the Trustee, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law

Rights of Trustee. Trustee shall have all of the rights and duties of Lender as set forth in this section.

POWERS AND OBLIGATIONS OF TRUSTEE. The following provisions relating to the powers and obligations of Trustee are part of this Deed of Trust:

Powers of Trustee. In addition to all powers of Trustee arising as a matter of law, Trustee shall have the power to take the following actions with respect to the Property upon the written request of Lender and Grantor: (a) join in preparing and filing a map or plat of the Real Property, including the dedication of streets or other rights to the public; (b) join in granting any easement or creating any restriction on the Real Property; and (c) join in any subordination or other agreement affecting this Deed of Trust or the interest of Lender under this Deed of Trust.

Obligations to Notify. Trustee shall not be obligated to notify any other party of a pending sale under any other trust deed or lien, or of any action or proceeding in which Grantor, Lender, or Trustee shall be a party, unless the action or proceeding is brought by Trustee.

Trustee. Trustee shall meet all qualifications required for Trustee under applicable law. In addition to the rights and remedies set forth above, with respect to all or any part of the Property, the Trustee shall have the right to foreclose by notice and sale, and Lender will have the right to foreclose by judicial foreclosure, in either case in accordance with and to the full extent provided by applicable law.

Successor Trustee. Lender, at Lender's option, may from time to time appoint a successor Trustee to any Trustee appointed under this Deed of Trust by an instrument executed and acknowledged by Lender and recorded in the office of the recorder of Canyon County, State of Idaho. The instrument shall contain, in addition to all other matters required by state law, the names of the original Lender, Trustee, and Grantor, the book and page where this Deed of Trust is recorded, and the name and address of the successor trustee, and the instrument shall be executed and acknowledged by Lender or its successors in interest. The successor trustee, without conveyance of the Property, shall succeed to all the title, power, and duties conferred upon the Trustee in this Deed of Trust and by applicable law. This procedure for substitution of Trustee shall govern to the exclusion of all other provisions for substitution.

NOTICES. Any notice required to be given under this Deed of Trust, including without limitation any notice of default and any notice of sale shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Deed of Trust. All copies of notices of foreclosure from the holder of any lien which has priority over this Deed of Trust shall be sent to Lender's address, as shown near the beginning of this Deed of Trust. Any person may change his or her address for notices under this Deed of Trust by giving formal written notice to the other person or persons, specifying that the purpose of the notice is to change the person's address. For notice purposes. Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors. It will be Grantor's responsibility to tell the others of the notice from Lender.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Deed of Trust

Amendments. What is written in this Deed of Trust and in the Related Documents is Grantor's entire agreement with Lender concerning the matters covered by this Deed of Trust. To be effective, any change or amendment to this Deed of Trust must be in writing and must be signed by whoever will be bound or obligated by the change or amendment.

Caption Headings. Caption headings in this Deed of Trust are for convenience purposes only and are not to be used to interpret or define the provisions of this Deed of Trust.

Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

Governing Law. This Deed of Trust will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Idaho without regard to its conflicts of law provisions. This Deed of Trust has been accepted by Lender in the State of Idaho.

Choice of Venue. If there is a lawsuit, Grantor agrees upon Lender's request to submit to the jurisdiction of the courts of Ada County, State of Idaho.

Joint and Several Liability. All obligations of Grantor under this Deed of Trust shall be joint and several, and all references to Grantor shall mean each and every Grantor. This means that each Grantor signing below is responsible for all obligations in this Deed of Trust.

No Waiver by Lender. Grantor understands Lender will not give up any of Lender's rights under this Deed of Trust unless Lender does so in writing. The fact that Lender delays or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean Grantor will not have to comply with the other provisions of this Deed of Trust. Grantor also understands that if Lender does consent to a request, that does not mean that Grantor will not have to get Lender's consent again if the situation happens again. Grantor further understands that just because Lender consents to one or more of Grantor's requests, that does not mean Lender will be required to consent to any of Grantor's future requests. Grantor waives presentment, demand Grantor agrees that the rights of Lender in the Property under this Deed of Trust are prior to Grantor's rights while this Deed of Trust remains in effect.

Severability. If a court finds that any provision of this Deed of Trust is not valid or should not be enforced, that fact by itself will not mean that the rest of this Deed of Trust will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Deed of Trust even if a provision of this Deed of Trust may be found to be invalid or unenforceable.

Successors and Assigns. Subject to any limitations stated in this Deed of Trust on transfer of Grantor's interest, this Deed of Trust shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor. Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Deed of Trust and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Deed of Trust or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Deed of Trust.

Walver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Idaho as to all Indebtedness secured by this Deed of Trust.

DEFINITIONS. The following words shall have the following meanings when used in this Deed of Trusti

Beneficiary. The word "Beneficiary" means WASHINGTON TRUST BANK, and its successors and assigns.

Borrower. The word "Borrower" means Stacy D Woodruff and Kristeen A Woodruff and includes all co-signers and co-makers signing the Credit Agreement and all their successors and assigns.

Credit Agreement. The words "Credit Agreement" mean the credit agreement dated July 18, 2022, with credit limit of \$250,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. NOTICE TO GRANTOR: THE CREDIT AGREEMENT CONTAINS A VARIABLE INTEREST RATE.

Deed of Trust. The words "Deed of Trust" mean this Deed of Trust among Grantor, Lender, and Trustee, and includes without limitation all assignment and security interest provisions relating to the Personal Property and Rents.

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Deed of Trust in the events of default section of this Deed of Trust.

Grantor. The word "Grantor" means Stacy D Woodruff and Kristeen A Woodruff.

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, freated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum

and petroleum by-products or any fraction thereof and asbestos

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Credit Agreement or Related Documents, together with all renewals of, extensions of nodifications of, consolidations of and substitutions for the Credit Agreement or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Trustee or Lender to enforce Grantor's obligations under this Deed of Trust, together with interest on such amounts as provided in this Deed of Trust

Lender. The word "Lender" means WASHINGTON TRUST BANK, its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Credit Agreement.

Personal Property. The words "Personal Property" men all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property, together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property. However, should the Real Property be located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area, Personal Property is limited to only those items specifically covered (currently or hereafter) by Coverage A of the standard flood insurance policy issued in accordance with the National Flood Insurance Program or under equivalent coverage similarly issued by a private insurer to satisfy the National Flood Insurance Act (as amended). National Flood Insurance Act (as amended).

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Deed of Trust

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness; except that the words do not mean any guaranty or environmental agreement, whether now or hereafter existing, executed in connection with the Indebtedness.

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

Trustee. The word "Trustee" means Brad L. Williams, Attorney at Law, whose address is c/o UPF Washington, Incorporated, 12410 E. Mirabeau Parkway, Suite 100, Spokane Valley, WA 99216 and any substitute or successor trustees.

TERMS.	SIONS OF THIS DEED OF TRUST, AND EACH GRANTOR AGREES TO ITS
GRANTOR:	
X Stacy D W66druff	* Multan (1- Warry) Krismen A Woodruff
INDIVIDUAL A	CKNOWLEDGMENT
STATE OF I CANO	) ) ss
COUNTY OF HAA	1
This record was acknowledged before me on JULY Green Parkers SMITH 20210448 NOTARY PUBLIC State of Idaho My Commission Expires 02/01/2027	Notary Public In and for the State of
INDIVIDUAL AC	CKNOWLEDGMENT
STATE OF ICANO  COUNTY OF ACC	) )SS }
This record was acknowledged before me on	9 20 2) by Kristeen A Woodruff.
DINA-MARIE SMITH 20210448 NOTARY PUBLIC State of Idaho	Notary Public In and for the State of TOOLO
My Commission Expires 02/01/2027	My commission expires $02/01/2027$

# DEED OF TRUST (Continued)

Page 7

	REQUEST FOR FULL RECONVEYANCE (To be used only when obligations have been paid in full)
To:	, Trustee
pursuant to any applicable Deed of Trust), and to re	al owner and holder of all Indebtedness secured by this Deed of Trust. All sums secured by this Deed of Trust hav 1. You are hereby directed, upon payment to you of any sums owing to you under the terms of this Deed of Trust of statute, to cancel the Credit Agreement secured by this Deed of Trust (which is delivered to you together with the parties, without warranty, to the parties designated by the terms of this Deed of Trust, the estate now held by you prease mail the reconveyance and Related Documents to:
Date:	Beneficlary:
Date:	Beneficlary:

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### **Notice of Neighborhood Meeting**

#### **Conditional Use Permit**

#### **Pre-Application requirement for a Public Hearing**

Date: July 29, 2022

Dear Neighbor,

We are in the process of submitting an application for a zoning amendment from agriculture to R1 zone to Canyon Development Services (DSD). One of the requirements necessary prior to submitting application is to hold a "neighborhood meeting" and provide information to our surrounding neighbors (Canyon County Zoning Ordinance 07-01-15).

This meeting is for informational purposes to receive feedback from you as we move through this application process. This is <u>not</u> a public Hearing before a governing body of the County. Once our application has been submitted and processed, a public hearing date will be scheduled. Prior to the scheduled date you will receive an official notification from Canyon County DSD regarding the Public Hearing via postal mail, newspaper publication, and/or a display on the property for which the Conditional Use Permit is applied.

The Neighborhood Meeting details are as follows:

Date: Tuesday, August 9, 2022

Time: 8:00-9:00 AM

Location: 24822 Harvey Rd.

Property Description: Brick House on 3.98 acres, south of Purple Sage on Harvey Rd.

The project is summarized below:

Site Location: 24822 Harvey Rd.

Proposed Access: South Driveway (per Canyon HWY District No 4 request)

Total Acreage: 3.98 acres

**Proposed Lots: 3** 

We look forward to the neighborhood meeting and encourage you to attend. At that time, we will answer any questions you may have.

Please do <u>not</u> call Canyon County Development Services regarding this meeting, this is a PRE-APPLICATION requirement and we have not submitted the application for consideration at this time. The County currently has no information on this project.

If you have any questions prior to the meeting, please contact me at

Sincerely,

Stacy Woodruff

#### **Canyon County Development Services**

111 N. 11th Ave. Room 140, Caldwell, ID 83605 (208) 454-7458

**Building Division Email:** buildinginfo@canyonco.org

Planning Division Email: zoninginfo@canyonco.org

**Receipt Number:** 75683

Date:

8/9/2022

**Date Created:** 8/9/2022

Receipt Type: Normal Receipt

**Status:** Active

Customer's Name: Evan Ray Westensee

**Comments:** 

**CHARGES** 

**Item Being Paid For:** 

Application Number: Amount Paid: Prevs Pymnts: Unpaid Amnt:

Planning - Conditional Rezone with Development Agreement

CR2022-0026

\$1,400.00

\$0.00

\$0.00

Sub Total:

\$1,400.00

Sales Tax:

\$0.00

**Total Charges:** 

\$1,400.00

**PAYMENTS** 

**Type of Payment:** 

**Check/Ref Number:** 

**Amount:** 

Credit Card

2089892861

\$1,400.00

**Total Payments:** 

\$1,400.00

**ADJUSTMENTS** 

**Receipt Balance:** 

\$0.00

**Issued By:** Jalmeida

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